

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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MAY 11 2005

In re application of: ) Examiner: Seyed H. Azarian  
McNeal ) Group Art Unit: 2625  
Serial No: 10/816,037 ) Confirmation No.:9276  
Filed: April 1, 2004 ) Attorney Docket No.: M160 1010.3  
For: Electronic Transaction Verification System

AMENDMENT

Mail Stop Non-Fee Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

In response to the Examiner's Action mailed January 24, 2005, for the above-identified patent application, Applicants submit the following:

**Amendments to the Specification begins on page 2 of this paper.**

**Amendments to the Claims are reflected in the listing of claims which begin on page 4 of this paper.**

**Remarks/Arguments begin on page 15 of this paper.**

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